

Fill in this information to identify the case:

Debtor 1 Ashley Marie Davis

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Southern District of Mississippi  
(State)

Case number 20-50319

## Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**Name of creditor: Vanderbilt Mortgage and Finance, Inc.Court claim no. (if known):  
1Last 4 digits of any number you use to identify the debtor's account: 5 0 4 3Property address: 748 J D Broome Rd  
Number Street

Sumrall MS 39482  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 03 01 2025  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

                
MM / DD / YYYY

Debtor 1 Ashley Marie Davis Case number (if known) 20-50319  
First Name Middle Name Last Name

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

#### Part 5: Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☒ I am the creditor.  
☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x Caitlyn Cogswell  
Signature

Date 05 / 16 / 2025

Print Caitlyn Cogswell Bankruptcy Specialist  
First Name Middle Name Last Name Title

Company Vanderbilt Mortgage and Finance, Inc.

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 500 Alcoa Trail  
Number Street

Maryville TN 37804  
City State ZIP Code

Contact phone ( 865 ) 380 - 3000

Email caitlyn.cogswell@vmf.com



PO Box 9800  
Maryville, TN 37802

500 Alcoa Trail  
Maryville, TN 37804

RETURN SERVICE REQUESTED

May 16, 2025

### CERTIFICATE OF SERVICE

I, Caitlyn Cogswell, of Vanderbilt Mortgage and Finance, Inc., do hereby certify that I have this date provided a copy of the foregoing Response to Notice of Final Cure Payment either by electronic case filing or by United States mail postage pre-paid to the following:

Ashley Marie Davis  
748 J D Broome Rd  
Sumrall, MS 39482-3593

Thomas Carl Rollings, JR  
Attorney for the Debtor  
Notified by Electronic Case Filing

David Rawlings  
Chapter 13 Trustee  
Notified by Electronic Case Filing

/s/ Caitlyn Cogswell

A handwritten signature in black ink that reads "Caitlyn Cogswell". The signature is written in a cursive, flowing style.